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Attorney Docket:
920190-901795

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DATE: April 12, 2004

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FROM: William M. Lee, Jr.

TO: Examiner: Jagdish Patel
Art Unit: 3624
The United States Patent and Trademark Office

MAIL STOP After Final: Responses No Fee

Attached: Response To Office Action Of March 5, 2004

If you do not receive all pages, please contact William M. Lee, Jr. at (312) 214-4800 or his assistant, Jennifer Ramirez at (312) 214-4829.

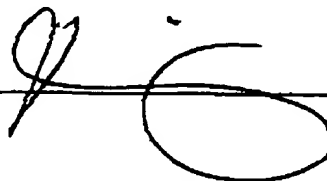
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

IN RE THE APPLICATION OF

Christopher J. Stokes

SERIAL NO: 09/665,769

FILED: September 20, 2000

**FOR: Loan Modeller Method
and Apparatus**

Examiner: Jagdish Patel

Art Unit No: 3624

Customer number: 23644

I hereby certify that this correspondence is being transmitted to the above -
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9327 on April 12, 2004

Name of person signing Jennifer J. Ramirez
Signature [Signature]

AMENDMENT

Honorable Director of Patents and Trademarks

P.O. Box 1450

Alexandria VA 22313-1450

Dear Sir,

With reference to the Office action dated March 5, 2004 please amend this application as follows.